

STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR AND ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Kenneth & Doyle Financial  
333 West Fort Street  
Detroit, MI 48226

Enforcement Case No. 10-7557

Respondent.

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Issued and entered  
on 3/11/10 2010  
by Stephen R. Hilker  
Chief Deputy Commissioner

**FINAL ORDER**

1. On February 2, 2010, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 16(1) of the Mortgage Brokers, Lenders, and Servicers Licensing Act, (hereafter "MBLSLA"), MCL 445.1666(1). Said Order advised Kenneth & Doyle Financial (hereafter "Respondent") that it may contest the Order by requesting a hearing within 30 days after the Order was mailed.
2. On February 3, 2010, the Order was served upon Respondent via facsimile.
3. Respondent was engaged in activities regulated by the MBLSLA without the requisite license. Specifically, during the January 29, 2010, examination of Respondent's business activities, OFIR Staff found that the Respondent operated an unlicensed mortgage company at the purported location of 333 West Fort Street, Detroit, Michigan 48226, and solicited mortgage loan applications in Michigan through the website: [www.kennethdoylefinancial.com](http://www.kennethdoylefinancial.com).
4. Respondent failed to request a hearing on the Order as provided in Section 16(2) of the Code, therefore the Order is **FINAL**.

OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

  
Stephen R. Hilker  
Chief Deputy Commissioner